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I hereby certify that this paper for S.N. 09/188,827 is being facsimile transmitted to the Patent and Trademark Office Fax No. (703) 305-7687 on the date shown below.

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February 18, 2004
February 18, 2004

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FEB 18 2004

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: John Francis Regan

For: **LENDER AND INSURER TRANSACTION
PROCESSING SYSTEM AND METHOD**

Serial No.: 09/188,827

Filed: 11/09/1998

Art Unit: 3621

Our Ref.: SJ-10321US

February 18, 2004

133 Richmond Street West
Toronto, Ontario, M5H 2L7

PETITION FOR EXTENSION OF TIME UNDER 37 C.F.R. 1.136

Honourable Commissioner of Patents and Trademarks
Washington, D.C. 20231
U.S.A.

Attention: Examiner John W. Hayes

Dear Sir:

It is respectfully requested that an Extension of Time for the period indicated below be granted in accordance with the provisions of 37 C.F.R. 1.136 to take the action required in the application identified in caption, as reflected by the papers submitted.

	<u>Large Entity</u>	<u>Small Entity</u>
First Month	\$ 110.00	\$ 55.00
Second Month	\$ 420.00	\$ 210.00
Third Month	\$ 950.00	\$ 475.00
Fourth Month	\$1,450.00	\$ 725.00

TOTAL: \$ 475.00

- () A cheque in the amount of the above total fee is attached. This amount is believed to be correct, however, the Commissioner is hereby authorized to charge any deficiency or credit any overpayment to Deposit Account No. 040752. A duplicate copy of this letter is attached.
- (X) Please charge any fees which may be required to Deposit Account No. 040752. A duplicate copy of this letter is attached.

Respectfully submitted,

Douglas S. Johnson
Agent on behalf of Applicant
Douglas S. Johnson
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